



# STIC Search Report

EIC 3600

## STIC Database Tracking Number: 10/622058

To: Patricia Volpe

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Monday, September 26, 2005

Case Serial Number: 10/622058

From: Etelka R. Griffin

Location: EIC 3600

KNOX/4B68

Phone: 571-272-4230

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221869 (09) 6327578 December 4, 2001

UNITED STATES PATENT AND TRADEMARK OFFICE GRANTED PATENT

**6327578**

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December 4, 2001

Four-party credit/debit payment protocol

**REISSUE:** June 17, 2003 - Reissue Application filed Ex. Gp.: 3621; Re. S.N. 10/622,058 (O.G. October 7, 2003)

**APPL-NO:** 221869 (09)

**FILED-DATE:** December 29, 1998

**GRANTED-DATE:** December 4, 2001

**CORE TERMS:** merchant, consumer, issuer, bank, gateway, authorization, message, certificate, wallet, token ...

**ENGLISH-ABST:**

A method, system, program, and method of doing business are disclosed for electronic commerce that includes the feature of a "thin" consumer's wallet by providing issuers with an active role in each payment. This is achieved by adding an issuer gateway and moving the credit/debit card authorization function from the merchant to the issuer. This enables an issuer to independently choose alternate authentication mechanisms without changing the acquirer gateway. It also results in a significant reduction in complexity, thereby improving the ease of implementation and overall performance.

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**Patent Number :**

US6327578 B1 20011204 [US6327578]

**Title :**

(B1) Four-party credit/debit payment protocol

**Patent Assignee :**

(B1) IBM (US)

**Patent Assignee :**

International Business Machines Corporation, Armonk NY [US]

**Inventor(s) :**

(B1) LINEHAN MARK (US)

**Application Nbr :**

US22186998 19981229 [1998US-0221869]

**Priority Details :**

US22186998 19981229 [1998US-0221869]

**Intl Patent Class :**

(B1) G06F-012/14

**EPO ECLA Class :**

G06Q-020/00K1

G06Q-020/00K2B

**US Patent Class :**

ORIGINAL (O) : 705065000; CROSS-REFERENCE (X) : 713156000 713172000

**Document Type :**

Corresponding document

**Citations :**

US4799156; US5495533; US5557518; US5621797; US5642419; US5671279;

US5677955; US5703949; US5715314; US5724424; US5757917; US5790025;

US5790677; US5805798; US5812776; US5822737; US5825881; US5826242;

US5826245; US5930777; US5974146; US5991750; US6014636; US6016484;

US6023682; US6029150; US6049785; US6058381; WO9516971; WO9516971

Anderson et al., "Description of Financial Agent Secured Transactions (FAST) Authentication," Financial Technology Consortium, Fourth Draft, Dec. 2, 1998.\*

O'Mahony, Donal, Peirce, Michael and Tewari, Hitesh, Electronic Payment Systems, Artech House, Inc., Norwood, MA, 1997.\*

Anderson et al. Description of Financial Agent Secured Transactions Authentication.\*

O'Mahony et al. Electronic Payment Systems, Artech House, Inc., Norwood, MA, 1997.\*

Milt Anderson et al., "Description of Financial Agent Secured Transactions (FAST) Authentication," Financial Services Technology Consortium, Fourth Draft, Dec. 2, 1998.

**Publication Stage :**

(B1) U.S. Patent (no pre-grant pub.) after Jan. 2, 2001

**Abstract :**

A method, system, program, and method of doing business are disclosed for electronic commerce that includes the feature of a "thin" consumer's wallet by providing issuers with an active role in each payment. This is achieved by adding an issuer gateway and moving the credit/debit card authorization function from the merchant to the issuer. This enables an issuer to independently choose alternate authentication mechanisms without changing the acquirer gateway. It also results in a significant reduction in complexity, thereby improving the ease of implementation

and overall performance.

**Update Code :**  
2001-50

1 / 1 LGST - @EPO

**Patent Number :**

US6327578 B1 20011204 [US6327578]

**Application Number :**

US22186998 19981229 [1998US-0221869]

**Action Taken :**

20030721 US/AS-A

ASSIGNMENT

OWNER: INTERNATIONAL BUSINESS MACHINES CORPORATION NEW OR; EFFECTIVE

DATE: 20030703

ASSIGNMENT OF ASSIGNORS INTEREST;ASSIGNOR:LINEHAN,

MARK;REEL/FRAME:014294/0838

20031007 US/RF-A

REISSUE APPLICATION FILED

EFFECTIVE DATE: 20030617

**Update Code :**  
2005-03